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Community College. Volume 2: Detailed Results.

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ABSTRACT

This document presents the results from an economic impact analysis in detail by gender, ethnicity, and entry level of education at Hillsborough Community College. The information in this volume is intended to supplement the main report on The Socioeconomic Benefits Generated by Hillsborough Community College. The main study focuses only on the overall economic impacts generated by community colleges without reference to gender or ethnicity differences. These results were kept separate from the main report because gender and ethnicity were not the focus of the study. However, it is noted that gender and ethnicity are important variables that help to characterize the student body profile. This document also emphasizes that these results are made available for the sake of completeness of the study, and that they should be used with caution and not for any political agendas. These results are made available with the intent to provide community college presidents with pertinent information should they have any specific questions regarding the data of the main report. Lastly, the document explains that tables 19 and 20 in this report are particularly important because they provide data needed for computing the investment analysis results that are described in the main report. (Contains 20 tables.) (JS)





The Socioeconomic Benefits Generated by Hillsborough Community College

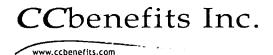
State of Florida

Volume 2: Detailed Results

by
Entry Level of Education
Gender and Ethnicity

28-Feb-2003

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INTRODUCTION

The purpose of this volume is to present the results of the economic impact analysis in detail by gender, ethnicity and entry level of education. It is kept as a separate volume intended for limited distribution only, however, because this effort is not about gender and ethnicity differences *per se*. The study is about the overall economic impacts generated by community colleges (CCs). As such, the Main Report and the short Executive Summary both present the results without reference to gender and ethnicity differences.

We feel, nevertheless, that it is important to present *all* of the results for the sake of completeness, not just the consolidated ones, so long as the users of the detailed information remain prudent in its use and distribution. The results should not be used, for example, to further political agendas. Other studies about gender and ethnicity differences address such questions better and in greater detail. Our intent is simply to provide CC presidents with pertinent information should specific questions arise.

On the input side, gender and ethnicity are important variables that help characterize the student body profile. We collect the profile data and link it to national statistical databases which are already broken out by gender and ethnic differences. The student body profile, to a large extent, drives the magnitudes of the results which are presented in detail in this volume and in a consolidated fashion in the Main Report and the Executive Summary.

Tables 19 and 20 in this report are particularly important. They provide the data needed for computing the investment analysis results in Tables 3.7 and 3.8 in the Main Report—the broad and narrow taxpayer perspectives. In Table 19, every other column (the higher taxes and the avoided cost columns) provides the data needed for the narrow taxpayer perspective. The remaining columns provide the data needed for the broad taxpayer perspective. Table 20 provides the detailed calculations on student earnings that feed into the first column of Table 19.



DETAILED RESULTS

Table 1. Higher Annual Earnings Based on Achievements During Analysis Year, Aggregate

Ü	Male		Fema	Female		
	White	Minority	White	Minority	Total	
< HS/GED	\$950,574	\$258,324	\$1,046,862	\$154,325	\$2,410,085	
HS/GED equivalent	\$1,395,024	\$379,106	\$1,550,390	\$228,553	\$3,553,074	
1 year post HS or less	\$7,183,410	\$3,072,403	\$4,598,465	\$2,749,018	\$17,603,296	
2 years post HS or less	\$10,941,869	\$4,289,681	\$6,833,635	\$4,026,635	\$26,091,819	
> Associate Degree	\$3,264,395	\$962,238	\$2,219,345	\$1,228,919	\$7,674,896	
Total	\$23,735,272	\$8,961,752	\$16,248,696	\$8,387,450	\$57,333,171	

Table 2. No. of Days Reduced Absenteeism/Year

	Male		Fei	Female		
	W hite	Minority	White	Minority	Absent.	
< HS/GED	235	133	599	232	1,199	
HS/GED equivalent	121	69	309	120	618	
1 year post HS or less	1,319	1,173	1,968	3,046	7,506	
2 years post HS or less	961	792	1,367	2,143	5,263	
> Associate Degree	258	158	400	583	1,399	
Total	2,894	2,324	4,644	6,124	15,985	

Table 3. Employer Savings from Reduced Absenteeism, \$ per Year

	Male		Female			
	White	Minority	White	Minority	Total	
< HS/GED	\$20,398	\$7,127	\$26,729	\$8,315	\$62,568	
HS/GED equivalent	\$16,182	\$5,654	\$21,903	\$6,813	\$50,553	
1 year post HS or less	\$203,602	\$111,809	\$162,747	\$202,092	\$680,251	
2 years post HS or less	\$173,743	\$88,449	\$133,595	\$168,095	\$563,883	
> Associate Degree	\$52,908	\$20,051	\$44,715	\$52,249	\$169,924	
Total	\$466,834	\$233,090	\$389,689	\$437,564	\$1,527,178	

Table 4. Fewer Smokers

	Male		Female		
	W hite	Minority	W hite	Minority	Total
< HS/GED	7	0	9	0	17
HS/GED equivalent	6	0	8	0	14
1 year post HS or less	83	10	66	12	172
2 years post HS or less	79	11	62	13	166
> Associate Degree	23	3	20	4	50
Total	198	24	166	31	420



Table 5. Medical Savings from Reduced Smoking, \$ per Year

	Annual Costs, Male		Annual Costs, Female			
	W hite	Minority	W hite	Minority	Total	
< HS/GED	\$20,387	\$1,355	\$27,269	\$1,101	\$50,113	
HS/GED equivalent	\$16,923	\$1,203	\$22,863	\$976	\$41,965	
1 year post HS or less	\$246,535	\$30,507	\$196,878	\$36,814	\$510,734	
2 years post HS or less	\$235,421	\$31,771	\$184,997	\$39,687	\$491,876	
> Associate Degree	\$68,426	\$7,604	\$59,536	\$12,895	\$148,461	
Total	\$587,692	\$72,440	\$491,542	\$91,474	\$1,243,148	

Table 6. Fewer Alcohol Abusers

	Male		Female			
	W hite	Minority	W hite	Minority	Total	
< HS/GED	2	1	2	0	5	
HS/GED equivalent	1	1	2	0	4	
1 year post HS or less	22	15	15	9	62	
2 years post HS or less	23	15	14	9	61	
> Associate Degree	7	3	4	3	18	
Total	55	35	37	22	149	

Table 7. Medical Savings from Reduced Alcohol Abuse, \$/Year

	Annual Costs, Male		Annual Costs, Female			
	W hite	Minority	W hite	Minority	Total	
< HS/GED	\$12,812	\$5,712	\$17,673	\$2,551	\$38,748	
HS/GED equivalent	\$11,116	\$4,939	\$14,494	\$2,150	\$32,699	
1 year post HS or less	\$172,966	\$120,296	\$120,922	\$75,144	\$489,329	
2 years post HS or less	\$184,269	\$117,401	\$107,506	\$71,680	\$480,857	
> Associate Degree	\$57,102	\$27,029	\$33,517	\$21,644	\$139,291	
Total	\$438,265	\$275,377	\$294,113	\$173,169	\$1,180,924	

Table 8. Fewer Incarcerated, Aggregate for Student Body

	Male		Female			
	White	Minority	W hite	Minority	Total	
< HS/GED	5.4	2.9	0.1	0.4	8.8	
HS/GED equivalent	3.6	2.3	0.1	0.3	6.3	
1 year post HS or less	37.7	50.7	0.5	9.4	98.2	
2 years post HS or less	20.7	40.9	0.3	7.0	68.8	
> Associate Degree	4.3	8.4	0.1	1.8	14.5	
Total	72	105	1	19	197	



Table 9. Savings from Reduced Incarceration, \$ per Year

	Annual Costs, Male		Annual Costs, Female			
	W hite	Minority	W hite	Minority	Total	
< HS/GED	\$62,057	\$33,707	\$1,364	\$4,742	\$101,869	
HS/GED equivalent	\$40,965	\$26,958	\$900	\$3,601	\$72,424	
1 year post HS or less	\$434,544	\$584,966	\$5,598	\$108,112	\$1,133,221	
2 years post HS or less	\$238,591	\$471,970	\$2,915	\$80,215	\$793,692	
> Associate Degree	\$49,546	\$96,818	\$662	\$20,770	\$167,797	
Total	\$825,704	\$1,214,420	\$11,439	\$217,440	\$2,269,002	

Table 10. Crime Victim Savings, Aggregate for Student Body, \$/Year

:	Annual Costs, Male		Annual Cos	Annual Costs, Female		
	White	Minority	White	Minority	Total	
< HS/GED	\$68,346	\$37,124	\$1,502	\$5,222	\$112,194	
HS/GED equivalent	\$45,117	\$29,690	\$991	\$3,966	\$79,764	
1 year post HS or less	\$478,585	\$644,253	\$6,166	\$119,069	\$1,248,073	
2 years post HS or less	\$262,772	\$519,805	\$3,211	\$88,345	\$874,132	
> Associate Degree	\$54,568	\$106,630	\$729	\$22,875	\$184,803	
Total	\$909,389	\$1,337,501	\$12,598	\$239,478	\$2,498,966	

Table 11. Productivity Gained (Fewer Incarcerated), \$ per Year

	Annual Costs, Male		Annual Cos	ts, Female	
	W hite	Minority	W hite	Minority	Total
< HS/GED	\$21,170	\$7,102	\$242	\$676	\$29,190
HS/GED equivalent	\$18,422	\$7,488	\$215	\$691	\$26,815
1 year post HS or less	\$214,158	\$178,056	\$1,473	\$22,839	\$416,526
2 years post HS or less	\$136,437	\$166,694	\$898	\$19,826	\$323,855
> Associate Degree	\$32,233	\$38,902	\$234	\$5,880	\$77,248
Total	\$422,421	\$398,242	\$3,062	\$49,911	\$873,635

Table 12. Fewer People on Welfare

Table 12:1 evel 1 copie on veliale									
	Mate		Female						
	White	Minority	W hite	Minority	Total				
< HS/GED	1.6	1.6	21.5	6.8	31.5				
HS/GED equivalent	1.1	1.1	14.9	4.7	21.8				
1 year post HS or less	12.6	19.7	98.7	124.2	255.2				
2 years post HS or less	7.8	11.3	57.9	74.2	151.2				
> Associate Degree	1.7	1.9	14.1	16.8	34.5				
Total	25	36	207	227	494				



Table 13. Community Welfare Savings, \$ per Year

	<u> </u>	,				
	Annual Co	sts, Male	Annual Cos	Annual Costs, Female		
	White	Minority	W hite	Minority	Total	
< HS/GED	\$6,115	\$6,056	\$81,394	\$25,680	\$119,244	
HS/GED equivalent	\$4,239	\$4,198	\$56,421	\$17,801	\$82,659	
1 year post HS or less	\$47,956	\$74,641	\$374,128	\$470,779	\$967,504	
2 years post HS or less	\$29,575	\$42,796	\$219,598	\$281,203	\$573,172	
> Associate Degree	\$6,602	\$7,092	\$53,620	\$63,545	\$130,859	
Total	\$94,486	\$134,783	\$785,162	\$859,008	\$1,873,439	

Table 14. Fewer People on Unemployment

	Male,		Fer		
	White	Minority	W hite	Minority	Total
< HS/GED	4	3	9	3	19
HS/GED equivalent	4	3	9	3	19
1 year post HS or less	9	21	13	33	76
2 years post HS or less	5	11	7	18	42
> Associate Degree	2	3	3	7	15
Total	23	42	41	65	171

Table 15. Unemployment Savings, \$ per Year

	Annual Costs, Male		Annual Cost		
•	White	Minority	W hite	Minority	Total
< HS/GED	\$28,896	\$23,188	\$72,123	\$24,160	\$148,368
HS/GED equivalent	\$29,262	\$23,481	\$73,035	\$24,465	\$150,243
1 year post HS or less	\$67,407	\$168,364	\$102,351	\$257,162	\$595,285
2 years post HS or less	\$39,052	\$89,558	\$54,844	\$145,239	\$328,693
> Associate Degree	\$14,848	\$25,703	\$22,613	\$56,587	\$119,751
Total	\$179,465	\$330,295	\$324,966	\$507,614	\$1,342,340

Table 16. Summary of Annual Impacts, \$ per Year

	Ma	le	Fem	ale	
	W hite	Minority	W hite	Minority	Total
Higher earnings	\$23,735,272	\$8,961,752	\$16,248,696	\$8,387,450	\$57,333,171
Absenteeism Savings	\$466,834	\$233,090	\$389,689	\$437,564	\$1,527,178
Medical Cost Savings	\$1,025,957	\$347,816	\$785,655	\$264,643	\$2,424,072
Incarceration Savings	\$825,704	\$1,214,420	\$11,439	\$217,440	\$2,269,002
Crime Victim Savings	\$909,389	\$1,337,501	\$12,598	\$239,478	\$2,498,966
Add Prod. (fewer incarc.)	\$422,421	\$398,242	\$3,062	\$49,911	\$873,635
Welfare Savings	\$94,486	\$134,783	\$785,162	\$859,008	\$1,873,439
Unemployment Savings	\$179,465	\$330,295	\$324,966	\$507,614	\$1,342,340
Total	\$27,659,528	\$12,957,899	\$18,561,267	\$10,963,108	\$70,141,802



Table 17. Annual Impacts per Credit Hour Equivalent, \$ per Year

	Male		Fer	Female		
	White	Minority	W hite	Minority	Average	
Higher earnings	\$ 196	\$ 125	\$113	\$ 86	\$ 143	
Absenteeism Savings	\$ 4	\$3	\$3	\$ 4	\$ 4	
Medical Cost Savings	\$8	\$ 5	\$ 5	\$ 3	\$6	
Incarceration Savings	\$ 7	\$ 17	\$ 0	\$ 2	\$ 13	
Crime Victim Savings	\$ 7	\$19	\$ 0	\$ 2	\$ 14	
Add Prod. (fewer incarc.)	\$ 3	\$6	\$ 0	\$ 1	\$ 5	
Welfare Savings	\$ 1	\$ 2	\$ 5	\$ 9	\$ 7	
Unemployment Savings	\$ 1	\$ 5	\$ 2	\$ 5	\$ 4	
Total	\$ 228	\$ 180	\$ 129	\$ 112	\$ 195	

Table 18. Annual Impacts per Student, \$ per Year

		partie por c			111 1 1 1
	IVI a	ale	Fem	ale	Weighted
	White	Minority	White	Minority	Average
Higher earnings	\$ 2,946	\$ 1,876	\$ 1,706	\$ 1,290	\$ 2,146
Absenteeism Savings	\$ 58	\$ 49	\$ 41	\$ 67	\$ 56
Medical Cost Savings	\$ 127	\$ 73	\$ 82	\$ 41	\$ 93
Incarceration Savings	\$ 102	\$ 254	\$ 1	\$ 33	\$ 195
Crime Victim Savings	\$ 113	\$ 280	\$ 1	\$ 37	\$ 215
Add Prod. (fewer incarc.)	\$ 52	\$ 83	\$ 0	\$ 8	\$ 68
Welfare Savings	\$ 12	\$ 28	\$ 82	\$ 132	\$ 99
Unemployment Savings	\$ 22	\$ 69	\$ 34	\$ 78	\$ 62
Total	\$ 3,433	\$ 2,713	\$ 1,949	\$ 1,686	\$ 2,932



Table 19. Cumulative Impact Over Time (\$'000), Details for Both Taxpaver Perspectives

			able 19.			act Ove	r iime (\$'000), E			axpayer	Perspe				
				He	alth				Cri	ne			W	elfare / Un	employme	nt
	Earnings	Added	Reduced	Avoided	Medical	Avoided	Incarc-	Avoided		Avoided	Product.	Avoided	Reduced	Avoided	Reduced	Avoided
Year	Net	Taxes	Absent.	Cost	Saving	Cost	eration	Cost	Victims	Cost	Gained	Cost	Welfare	Cost	Unempl.	Cost
1	\$80,925	\$12,490	\$1,527	\$187	\$2,424	\$145	\$2,269	\$1,815	\$2,499	\$0	\$874	\$135	\$1,873	\$300	\$1,342	\$0
2	\$5,347	\$825	\$1,524	\$186	\$2,411	\$145	\$2,257	\$1,806	\$2,486	\$0	\$872	\$135	\$1,864	\$298	\$1,333	\$0
3	\$18,520	\$2,858	\$1,520	\$186	\$2,399	\$144	\$2,246	\$1,796	\$2,473	\$0	\$870	\$134	\$1,854	\$297	\$1,323	\$0
4	\$20,551	\$3,172	\$1,517	\$185	\$2,387	\$143	\$2,234	\$1,787	\$2,460	\$0	\$868	\$134	\$1,844	\$295	\$1,314	\$0
5	\$22,700	\$3,503	\$1,514	\$185	\$2,374	\$142	\$2,222	\$1,778	\$2,447	\$0	\$866	\$134	\$1,835	\$294	\$1,304	\$0
6	\$24,962	\$3,853	\$1,510	\$184	\$2,362	\$142	\$2,211	\$1,769	\$2,435	\$0	\$864	\$133	\$1,825	\$292	\$1,295	\$0
7	\$27,333	\$4,219	\$1,507	\$184	\$2,350	\$141	\$2,199	\$1,759	\$2,422	\$0	\$862	\$133	\$1,816	\$291	\$1,286	\$0
8	\$29,807	\$4,600	\$1,504	\$184	\$2,337	\$140	\$2,188	\$1,750	\$2,410	\$0	\$860	\$133	\$1,806	\$289	\$1,276	\$0
9	\$32,375	\$4,997	\$1,500	\$183	\$2,325	\$140	\$2,176	\$1,741	\$2,397	\$0	\$858	\$132	\$1,797	\$288	\$1,267	\$0
10	\$35,029	\$5,406	\$1,497	\$183	\$2,313	\$139	\$2,165	\$1,732	\$2,385	\$0	\$856	\$132	\$1,788	\$286	\$1,258	\$0
11	\$37,759	\$5,828	\$1,494	\$182	\$2,301	\$138	\$2,154	\$1,723	\$2,372	\$0	\$855	\$132	\$1,778	\$285	\$1,249	\$0
12	\$40,552	\$6,259	\$1,491	\$182	\$2,289	\$137	\$2,143	\$1,714	\$2,360	\$0	\$853	\$132	\$1,769	\$283	\$1,240	\$0
13	\$43,397	\$6,698	\$1,487	\$182	\$2,277	\$137	\$2,132	\$1,705	\$2,348	\$0	\$851	\$131	\$1,760	\$282	\$1,231	\$0
14	\$46,279	\$7,143	\$1,484	\$181	\$2,266	\$136	\$2,121	\$1,696	\$2,336	\$0	\$849	\$131	\$1,751	\$280	\$1,222	\$0
15	\$49,183	\$7,591	\$1,481	\$181	\$2,254	\$135	\$2,110	\$1,688	\$2,323	\$0	\$847	\$131	\$1,742	\$279	\$1,214	\$0
16	\$52,094	\$8,040	\$1,477	\$180	\$2,242	\$135	\$2,099	\$1,679	\$2,311	\$0	\$845	\$130	\$1,733	\$277	\$1,205	\$0
17	\$54,995	\$8,488	\$1,474	\$180	\$2,230	\$134	\$2,088	\$1,670	\$2,299	\$0	\$843	\$130	\$1,724	\$276	\$1,196	\$0
18	\$57,869	\$8,931	\$1,471	\$180	\$2,219	\$133	\$2,077	\$1,662	\$2,287	\$0	\$841	\$130	\$1,715	\$274	\$1,188	\$0
19	\$60,697	\$9,368	\$1,468	\$179	\$2,207	\$132	\$2,066	\$1,653	\$2,276	\$0	\$840	\$130	\$1,706	\$273	\$1,179	\$0
20	\$63,463	\$9,795	\$1,464	\$179	\$2,196	\$132	\$2,055	\$1,644	\$2,264	\$0	\$838	\$129	\$1,697	\$272	\$1,171	\$0
21	\$66,148	\$10,209	\$1,461	\$178	\$2,184	\$131	\$2,045	\$1,636	\$2,252	\$0	\$836	\$129	\$1,688	\$270	\$1,162	\$0
22	\$68,734	\$10,608	\$1,458	\$178	\$2,173	\$130	\$2,034	\$1,627	\$2,240	\$0	\$834	\$129	\$1,680	\$269	\$1,154	\$0
23	\$71,204	\$10,990	\$1,455	\$178	\$2,162	\$130	\$2,024	\$1,619	\$2,229	\$0	\$832	\$128	\$1,671	\$267	\$1,146	\$0
24	\$73,540	\$11,350	\$1,452	\$177	\$2,151	\$129	\$2,013	\$1,610	\$2,217	\$0	\$830	\$128	\$1,662	\$266	\$1,138	\$0
25	\$75,726	\$11,688	\$1,448	\$177	\$2,139	\$128	\$2,003	\$1,602	\$2,206	\$0	\$829	\$128	\$1,653	\$265	\$1,129	\$0
26	\$77,746	\$11,999	\$1,445	\$177	\$2,128	\$128	\$1,992	\$1,594	\$2,194	\$0	\$827	\$128	\$1,645	\$263	\$1,121	\$0
27	\$79,585	\$12,283	\$1,442	\$176	\$2,117	\$127	\$1,982	\$1,586	\$2,183	\$0	\$825	\$127	\$1,636	\$262	\$1,113	\$0
28	\$81,232	\$12,537	\$1,439	\$176	\$2,106	\$126	\$1,972	\$1,577	\$2,171	\$0	\$823	\$127	\$1,628	\$260	\$1,105	\$0
29	\$82,673	\$12,760	\$1,436	\$175	\$2,095	\$126	\$1,961	\$1,569	\$2,160	\$0	\$821	\$127	\$1,619	\$259	\$1,097	\$0
30	\$83,899	\$12,949	\$1,432	\$175	\$2,085	\$125	\$1,951	\$1,561	\$2,149	\$0	\$819	\$126	\$1,611	\$258	\$1,090	\$0
31	\$84,901	\$13,104	\$1,429	\$175	\$2,074	\$124	\$1,941	\$1,553	\$2,138	\$0	\$818	\$126	\$1,603	\$256	\$1,082	\$0
32	\$85,671	\$13,223	\$1,426	\$174	\$2,063	\$124	\$1,931	\$1,545	\$2,127	\$0	\$816	\$126	\$1,594	\$255	\$1,074	\$0
33	\$86,206	\$13,305	\$1,423	\$174	\$2,052	\$123	\$1,921	\$1,537	\$2,116	\$0	\$814	\$126	\$1,586	\$254	\$1,066	\$0
34	\$86,502	\$13,351	\$1,420	\$173	\$2,042	\$122	\$1,911	\$1,529	\$2,105	\$0	\$812	\$125	\$1,578	\$252	\$1,059	\$0
35	\$86,558	\$13,359	\$1,417	\$173	\$2,031	\$122	\$1,901	\$1,521	\$2,094	\$0	\$810	\$125	\$1,570	\$251	\$1,051	\$0
36	\$86,374	\$13,331	\$1,414	\$173	\$2,020	\$121	\$1,891	\$1,513	\$2,083	\$0	\$809	\$125	\$1,562	\$250	\$1,044	\$0
37	\$85,954	\$13,266	\$1,411	\$172	\$2,010	\$121	\$1,881	\$1,505	\$2,072	\$0	\$807	\$125	\$1,553	\$249	\$1,036	\$0
38	\$85,301	\$13,165	\$1,407	\$172	\$2,000	\$120	\$1,872	\$1,497	\$2,061	\$0	\$805	\$124	\$1,545	\$247	\$1,029	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PV	\$973,951	\$150,320	\$28,689	\$3,504	\$43,725	\$2,624	\$40,928	\$32,742	\$45,076	\$0	\$16,412	\$2,533	\$33,793	\$5,407	\$23,581	\$0

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Table 20. Earnings Calculations, Taxpayer Perspectives (\$'000)

	Gross	<u> </u>	Direct	Indirect	Net Total	Total	Total
	Student	Net of	Earnings	Student	Student	CC	Earnings
Year	Earnings	Attrition	Net	Earnings	Earnings	Earnings	Net
1	\$5,097	\$5,097	\$1,682	\$2,104	\$3,786	\$77,138	\$80,925
2	\$7,210	\$7,198	\$2,375	\$2,971	\$5,347	\$0	\$5,347
3	\$25,018	\$24,932	\$8,228	\$10,292	\$18,520	\$0	\$18,520
4	\$27,809	\$27,667	\$9,130	\$11,421	\$20,551	\$0	\$20,551
5	\$30,770	\$30,560	\$10,085	\$12,615	\$22,700	\$0	\$22,700
6	\$33,894	\$33,606	\$11,090	\$13,872	\$24,962	\$0	\$24,962
7	\$37,177	\$36,798	\$12,143	\$15,190	\$27,333	\$0	\$27,333
8	\$40,611	\$40,128	\$13,242	\$16,565	\$29,807	\$0	\$29,807
9	\$44,186	\$43,585	\$14,383	\$17,992	\$32,375	\$0	\$32,375
10	\$47,890	\$47,158	\$15,562	\$19,467	\$35,029	\$0	\$35,029
11	\$51,710	\$50,833	\$16,775	\$20,984	\$37,759	\$0	\$37,759
12	\$55,630	\$54,594	\$18,016	\$22,536	\$40,552	\$0	\$40,552
13	\$59,634	\$58,423	\$19,280	\$24,117	\$43,397	\$0	\$43,397
14	\$63,704	\$62,303	\$20,560	\$25,719	\$46,279	\$0	\$46,279
15	\$67,817	\$66,213	\$21,850	\$27,333	\$49,183	\$0	\$49,183
16	\$71,954	\$70,132	\$23,144	\$28,950	\$52,094	\$0	\$52,094
17	\$76,091	\$74,038	\$24,432	\$30,562	\$54,995	\$0	\$54,995
18	\$80,204	\$77,906	\$25,709	\$32,160	\$57,869	\$0	\$57,869
19	\$84,269	\$81,715	\$26,966	\$33,732	\$60,697	\$0	\$60,697
20	\$88,259	\$85,438	\$28,195	\$35,269	\$63,463	\$0	\$63,463
21	\$92,151	\$89,053	\$29,388	\$36,761	\$66,148	\$0	\$66,148
22	\$95,918	\$92,535	\$30,536	\$38,198	\$68,734	\$0	\$68,734
23	\$99,534	\$95,859	\$31,634	\$39,570	\$71,204	\$0	\$71,204
24	\$102,975	\$99,004	\$32,671	\$40,869	\$73,540	\$0	\$73,540
25	\$106,217	\$101,947	\$33,642	\$42,083	\$75,726	\$0	\$75,726
26	\$109,237	\$104,666	\$34,540	\$43,206	\$77,746	\$0	\$77,746
27	\$112,013	\$107,143	\$35,357	\$44,228	\$79,585	\$0	\$79,585
28	\$114,526	\$109,360	\$36,089	\$45,143	\$81,232	\$0	\$81,232
29	\$116,758	\$111,300	\$36,729	\$45,944	\$82,673	\$0	\$82,673
30	\$118,692	\$112,950	\$37,274	\$46,625	\$83,899	\$0	\$83,899
31	\$120,314	\$114,298	\$37,718	\$47,182	\$84,901	\$0	\$84,901
32	\$121,614	\$115,336	\$38,061	\$47,610	\$85,671	\$0	\$85,671
33	\$122,583	\$116,056	\$38,298	\$47,908	\$86,206	\$0	\$86,206
34	\$123,214	\$116,454	\$38,430	\$48,072	\$86,502	\$0	\$86,502
35	\$123,504	\$116,529	\$38,455	\$48,103	\$86,558	\$0	\$86,558
36	\$123,453	\$116,282	\$38,373	\$48,001	\$86,374	\$0	\$86,374
37	\$123,063	\$115,716	\$38,186	\$47,767	\$85,954	\$0	\$85,954
38	\$122,338	\$114,838	\$37,897	\$47,405	\$85,301	\$0	\$85,301
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0





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